BILL GARRETT, Davidson County
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Prepared & Recorded by:
RECONTRUST COMPANY, N.A.
4500 Amon Carter Blvd., TX2-979-02-10
Fort Worth, TX 76155

TS#:12-0028144

ADDRESSES NEW OWNER(S) AS FOLLOWS			SEND TAX BILLS TO:			MAP PARCEL NUMBER
(NAME)			(NAME)			04409004000
The Secretary of Veteran's Affairs			The Secretary of Veteran's Affairs			
(STREET ADDRESS OR ROUTE NUMBER)			(STREET ADDRESS)			
1700 CLAIRMONT RD			1700 CLAIRMONT RD			
(CITY)	(STATE)	(ZIP)	(CITY)	(STATE)	(ZIP)	
DECATUR	GA	30033	DECATUR	GA	30033	

SUBSTITUTE TRUSTEE'S DEED

This instrument made and entered into on this, the September 10, 2012, by RECONTRUST COMPANY, N.A., substitute trustee ("Substitute Trustee").

WHEREAS, by that certain Deed of Trust dated April 12, 2010, recorded on April 30, 2010, as Instrument No. 20100430-0032888, Register's Office for Davidson County, Tennessee (the "Deed of Trust"), SHANNON L. DUKE, A SINGLE WOMAN (collectively "Borrower"),conveyed to JOSEPH B PITT, JR., certain real property as described below (the "Property") to secure the payment of a certain indebtedness described in the Deed of Trust including, without limitation, that evidenced by a certain promissory note executed on April 12, 2010, (the "Note"); and

WHEREAS, demand was made for the payment of the Note secured by the Deed of Trust referenced above, the payment of which was in default, and the obligation secured by the Deed of Trust referenced above was declared due and payable as provided in the Note and Deed of Trust, but the obligation was not paid; and

WHEREAS, BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP, the Beneficiary under the Deed of Trust, demanded that the Property be advertised and sold in accordance with the terms of the Deed of Trust; and

WHEREAS, Notice of the Right to Foreclose ("Notice") was given in compliance with Tennessee law by the mailing a copy of the Notice to the parties at least sixty (60) days prior to the first publication of the Substitute Trustee's Sale.

WHEREAS, the undersigned, RECONTRUST COMPANY, N.A., was duly appointed as Substitute Trustee in the place and stead JOSEPH B PITT, JR., said appointment being set forth on May 23,2012 , as Instrument No. 20120523-0044580 said Register's Office; and

WHEREAS, the Substitute Trustee caused the Notice of Substitute Trustee's Sale ("Notice of Sale") to be published as provided in the Deed of Trust and Note in THE CITY PAPER that the Property would be sold on June 26, 2012, at time 2:00 PM at the door of the Davidson County Courthouse, Tennessee, such advertisement appearing in said newspaper on June 4, 2012, June 11, 2012 and June 18, 2012, a copy of such Notice of Sale sent to Borrower, the current owner of the Property, and all other parties who appeared to have any interest in the Property reflected in the records of the Register's Office of Davidson County, Tennessee, and following such Notice of Sale the default was not cured; and

WHEREAS, the Substitute Trustee at the time, place and date specified in said Notice of Sale appeared and announced to those assembled that the sale was postponed to August 10, 2012at same time and place and notifications were made in accordance with T.C.A. 35-5-101(f), if required. On August 10, 2012, at the same time and place, the Substitute Trustee appeared and announced to those assembled that the August 10, 2012sale was postponed to September 10, 2012 at the same time and place, and notifications were made in accordance with T.C.A. 35-5-101(f), if required. On September 10, 2012 at the same time and place, the Substitute Trustee appeared and offered the Property for sale, and after opening the floor for competitive bids, sold said Property to BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP at the price of $70,504.00, this being the highest, last and best bid.

WHEREAS, BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP, as successful purchaser at said sale, transferred and assigned its bid to The Secretary of Veteran's Affairs.

Whereas the purchaser has complied with the terms of the sale by paying into the hands of the undersigned Sucessor Trustee the expenses of the sale with the balance being applied upon said indebtedness for which said property was sold.

NOW, THEREFORE, RECONTRUST COMPANY, N.A., Substitute Trustee, in consideration of the premises and the sum of $70,504.00, the receipt of which is hereby acknowledged, by these presents do transfer and convey unto The Secretary of Veteran's Affairs ("Grantee"), its successors and assigns, all of my right, title and interest in and to the Property, including without limitation, the following described real estate and improvements located thereon, but no further or otherwise, located in Davidson County, Tennessee, and more particularly described as follows, to wit:

LAND SITUATED IN THE CITY OF OLD HICKORY IN THE COUNTY OF DAVIDSON IN THE STATE OF TN LAND IN DAVIDSON COUNTY, TENNESSEE, BEING LOT 44, ON THE PLAN OF THE KNOLL SUBDIVISION, SECTION 3, OF RECORD IN PLAT BOOK 2854, PAGE 110, REGISTER'S OFFICE FOR SAID COUNTY, TENNESSEE, TO WHICH REFERENCE IS HEREBY MADE FOR A MORE COMPLETE DESCRIPTION.

Property Address: **814 BETTIE DR, OLD HICKORY TN 37138**

THIS ENTITY IS TAX EXEMPT

PARCEL# 04409004000

Borrower's source of title is that certain **QuitClaim Deed**, dated **05/19/2004**, given by **Shannon L Duke, unmarried and Sonja D Married** to **Shannon L Duke** and recorded **5/28/2004 Instrument # 20040528-0063148**, said Register's Office. To have and to hold the aforesaid real estate, together with all improvements thereon, free from any equity of redemption, statutory right of redemption, spouses elective share, homestead, dower, courtesy and all other exemptions, as provided in, but only to the extent provided in, said Deed of Trust.

Said sale will be subject to (1) any and all unpaid ad valorem taxes (plus penalty and interest, if any) that may be a lien upon the Property; (2) any and all liens, defects, encumbrances, adverse claims, and other matters which take priority over the Deed of Trust upon which this foreclosure sale is had; (3) any statutory rights of redemption not otherwise waived in the Deed of Trust, including rights of redemption of any governmental agency, state or federal, which might not have been waived by such governmental agency; (4) applicable covenants, restrictions, building setbacks, easements, and to all conditions as shown with respect to the aforementioned Property in the Register's Office of Davidson County, Tennessee; (5) any governmental zoning and subdivision ordinances or regulations in effect thereon; (6) the accuracy of the Index Book of the said Register's Office; and (7) any other matters which an accurate survey of the Property might disclose.

The Property is conveyed AS IS WHERE IS, without representations or warranties of any kind whatsoever, whether express or implied. Without limiting the foregoing, THE PROPERTY IS SOLD WITHOUT ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR USE OR PURPOSE.

WITNESS the signature of the Substitute Trustee on the day and date first above written.

Date:

RECONTRUST COMPANY, N.A., as Substitute Trustee
By: Regina C Alexander 9/20/12
Print Name: Regina C. Alexander
Title: AVP

STATE OF TEXAS)
COUNTY OF TARRANT)

On 9-20-2012, before me Elsie Kroussakis, personally appeared Regina C. Alexander, AVP, known to me (or proved to me on the oath of ——— or through ———) to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he/she executed the same for the purposes and consideration therein expressed.

WITNESS MY HAND AND OFFICIAL SEAL

Elsie Kroussakis
Notary Public's Signature

ELSIE KROUSSAKIS
Notary Public, State of Texas
My Commission Expires
October 14, 2015

STATE OF TEXAS)
COUNTY OF TARRANT)

The actual consideration or value, whichever is greater, for this transfer is $70,504.00.

Regina C Alexander 9/20/12
Affiant

Sworn to and subscribed before me this 20th day of September, 2012.

Elsie Kroussakis
Notary Public

My commission expires:
10-14-2015

ELSIE KROUSSAKIS
Notary Public, State of Texas
My Commission Expires
October 14, 2015